

Fill in this information to identify the case:

Debtor 1 Akilah D. Wallace

Debtor 2

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number: 18-24519-GLT

## Form 4100R

# Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

### Part 1: Mortgage Information

Name of creditor: US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust as serviced by NewRez LLC d/b/a Shellpoint Mortgage Servicing Court claim no. 7

Last 4 digits of any number you use to identify the debtor's account: 7139

Property Address: 2005 Denning Way  
North Versailles, PA 15137

### Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$0.00

### Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 2024-05-01

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

(a) \$ 0.00

b. Total fees, charges, expenses, escrow, and costs outstanding:

+(b) \$ 0.00

c. Total. Add lines a and b.

(c) \$ 0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

Debtor 1 Akilah D. Wallace  
First Name Middle Name

Case number (if known) 18-24519-GLT

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box:

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/S/ Joshua I. Goldman

Date 4/19/2024

Signature

Print: Joshua I. Goldman

Title Authorized Agent for Creditor

Company Padgett Law Group

If different from the notice address listed on the proof of claim to which this response applies:

Address 6267 Old Water Oak Road, Suite 203

Tallahassee FL, 32312

Contact phone (850) 422-2520 Email plginquiries@padgettlawgroup.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

IN RE: AKILAH D. WALLACE

No: 18-24519-GLT  
CHAPTER 13

Debtor(s)

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 19th day of April, 2024.

/S/ Joshua I. Goldman

---

JOSHUA I. GOLDMAN  
PADGETT LAW GROUP  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
[pginquiries@padgettlawgroup.com](mailto:pginquiries@padgettlawgroup.com)  
*Authorized Agent for Creditor*

**SERVICE LIST (CASE NO. 18-24519-GLT)**

Debtor  
Akilah D. Wallace  
2005 Denning Way  
North Versailles, PA 15137

Attorney  
Christopher M. Frye  
Steidl & Steinberg  
Suite 2830 Gulf Tower  
707 Grant Street  
Pittsburgh, PA 15219

Trustee  
Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219

US Trustee  
Office of the United States Trustee  
1000 Liberty Avenue  
Suite 1316  
Pittsburgh, PA 15222